

Form 408

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Heather Marie Hagens**  
Debtor(s)

Bankruptcy Case No.: 16-20376-CMB

Chapter: 13  
Docket No.: 73 – 72

**ORDER SETTING DATE CERTAIN  
FOR RESPONSE AND HEARING ON MOTION**

**AND NOW**, this The 27th of April, 2021, a Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements having been filed by the Chapter 13 Trustee in the above-captioned proceeding,

**IT IS HEREBY ORDERED THAT:**

1. **Any Response**, including a consent to the Motion, **shall be filed with the Clerk's Office, 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219 by 6/11/21**. Any response should be served on the Moving Party, their counsel, and the Chapter 13 Trustee.
2. Said Motion is scheduled for hearing on **6/29/21 at 01:30 PM at <https://www.zoomgov.com/j/>, Meeting ID: 161 4380 0191** at which time the parties and/or their counsel shall appear and the Court will dispose of the Motion. To join the Zoom Hearing, please initiate by using the following link 15 minutes prior to your scheduled hearing time: <https://www.zoomgov.com/j/16143800191>, or alternatively, attend by using the following Meeting ID: 161 4380 0191. **ALL HEARING PARTICIPANTS ARE REQUIRED TO REVIEW AND COMPLY WITH THE ZOOM PROCEDURES**, which can be found at: <https://www.pawb.uscourts.gov/sites/default/files/pdfs/cmb-proc-videohrg.pdf>.
3. If service was properly made and Respondent(s) fail to file a Response by the above-specified date, the Court **may** determine after review of the Motion that no hearing is required and accordingly enter the Order by default.

**TO DETERMINE IF A DEFAULT ORDER HAS BEEN SIGNED, THE PARTIES ARE DIRECTED TO THE WEB SITE OF THE U.S. BANKRUPTCY COURT FOR THE WESTERN DISTRICT OF PENNSYLVANIA AT [www.pawb.uscourts.gov](http://www.pawb.uscourts.gov) ONE DAY PRIOR TO THE SCHEDULED HEARING DATE. REFER TO THE CALENDAR SECTION TO VIEW THE CALENDAR FOR JUDGE Carlota M. Bohm.**

In the event a default order has been signed, the **Moving Party** shall thereafter advise all affected parties. If a default order has not been signed, the parties will be **required** to appear in Court at the hearing on the above date and time.

4. A **maximum** of 10 minutes has been allotted to hear this matter. Should this matter require more than 10 minutes, the parties are required to so notify the Courtroom Deputy **immediately**.
5. If applicable, **Debtor(s) SHALL FILE a Certification Of Discharge Eligibility**, pursuant to 11 U.S.C. Section 1328, on or before **6/11/21**.

Carlota M. Bohm  
United States Bankruptcy Judge

cm: All Parties

In re:  
Heather Marie Hagens  
Debtor

Case No. 16-20376-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 27, 2021

User: gamr  
Form ID: 408v

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Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2021:

Recip ID	Recipient Name and Address
db	+ Heather Marie Hagens, 859 Wood Street, Follansbee, WV 26037-1354
cr	+ Quicken Loans Inc., Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14251229	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008, Carol Stream, IL 60197-5008
14188687	+ BHS Primary Care, PO Box 1549, Suite 001, Butler, PA 16003-1549
14216904	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14174686	+ Credit First / CFNA, Bk13 Credit Operations, Po Box 818011, Cleveland, OH 44181-8011
14188690	+ Culligan Water Conditioning Inc, 200 Portersville Road, Ellwood City, PA 16117-2419
14188691	+ Direct Merchants Bank, 456 North Kirchoff, Mesa, AZ 85203-7312
14174693	++ FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180 address filed with court:, Ford Credit, National Bankruptcy Service Center, Po Box 62180, Colorado Springs, CO 80962
14174690	+ First Federal Credit & Collections, 205 Chagrin Boulevard, Suite 205, Cleveland, OH 44122-5662
14174691	+ First Premier Bank, 3820 North Louise Avenue, Sioux Falls, SD 57107-0145
14188693	+ Geico Casualty Company, One GEICO Center, Macon, GA 31295-0001
14174699	+ Jameson Hospital, 1211 Wilmington Avenue, New Castle, PA 16105-2595
14188694	+ Lucien Diagnostic Imaging Inc, Department L-3631, Columbus, OH 43260-0001
14174701	+ Nationstar Mortgage LLC, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
14174702	+ Northwest Consumer Discount Company, 3326 Wilmington Road, New Castle, PA 16105-1039
14188695	+ Penn Credit, 916 South 14th Street, PO Box 988, Harrisburg, PA 17108-0988
14188696	+ Pulaski Township Municipal Authority, 1172 State Route 208, Pulaski, PA 16143-4302
14188697	+ Scott Lowery Law Office PC, PO Box 4198, Englewood, CO 80155-4198

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: rmscedi@recoverycorp.com	Apr 28 2021 01:54:27	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14188688	+ Email/PDF: resurgentbknofications@resurgent.com	Apr 28 2021 01:54:28	CACV of Colorado LLC, 4340 South Monaco Street, Denver, CO 80237-3485
14174681	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Apr 28 2021 01:54:17	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14174684	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 28 2021 01:54:25	Citibank, Citicorp Credit Services, Po Box 790040, Saint Louis, MO 63179-0040
14174685	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 28 2021 01:54:21	Citibank / The Home Depot, Citicorp Credit Services, Po Box 790040, Saint Louis, MO 63179-0040
14188689	+ Email/Text: bankruptcy_notifications@ccsusa.com	Apr 28 2021 01:46:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
14174688	+ Email/PDF: creditonebknofications@resurgent.com		

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		Apr 28 2021 01:52:36	Credit One Bank Na, Po Box 98873, Las Vegas, NV 89193-8873
14188692	Email/Text: G06041@att.com		
		Apr 28 2021 01:45:00	DirecTV LLC, Attn: Bankruptcies, PO Box 6550, Englewood, CO 80155
14174689	+ Email/Text: mrdiscen@discover.com		
		Apr 28 2021 01:42:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14176173	+ Email/Text: bankruptcy@flagshipcredit.com		
		Apr 28 2021 01:45:00	Flagship Credit Acceptance, P.O. Box 3807, Coppell, Tx 75019-5877
14174692	+ Email/Text: bankruptcy@flagshipcredit.com		
		Apr 28 2021 01:45:00	Flagship Credit Acceptance, 3 Christy Drive, Suite 201, Chadds Ford, PA 19317-9670
14174694	+ Email/Text: info@gcafcu.org		
		Apr 28 2021 01:43:00	Grove City Area Federal Credit Union, 1 Credit Union Way, Grove City, PA 16127-1899
14174695	+ Email/Text: bankruptcy@huntington.com		
		Apr 28 2021 01:44:00	Huntington National Bank, Bankruptcy Department, Po Box 89424, Cleveland, OH 44101-6424
14174697	+ Email/Text: sbse.cio.bnc.mail@irs.gov		
		Apr 28 2021 01:43:00	Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346
14174683	Email/PDF: ais.chase.ebn@americaninfosource.com		
		Apr 28 2021 01:56:02	Chase, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
14174700	+ Email/Text: bknotices@totalcardinc.com		
		Apr 28 2021 01:44:00	Mid America Bank & Trust, c/o Total Visa, PO Box 91510, Sioux Falls, SD 57109-1510
14174703	Email/Text: Bankruptcy.Notices@pnc.com		
		Apr 28 2021 01:42:00	Pnc Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
14174704	+ Email/Text: bankruptcyteam@quickenloans.com		
		Apr 28 2021 01:45:00	Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-3573
14186541	+ Email/Text: bankruptcyteam@quickenloans.com		
		Apr 28 2021 01:45:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14178825	Email/PDF: rmscedi@recoverycorp.com		
		Apr 28 2021 01:54:28	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14174705	+ Email/PDF: gecscedi@recoverycorp.com		
		Apr 28 2021 01:52:26	Synchrony Bank / Gap, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14174706	+ Email/PDF: gecscedi@recoverycorp.com		
		Apr 28 2021 01:55:57	Synchrony Bank / JCPennys, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14174707	+ Email/PDF: gecscedi@recoverycorp.com		
		Apr 28 2021 01:54:10	Synchrony Bank / Lowes, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
14174708	+ Email/PDF: gecscedi@recoverycorp.com		
		Apr 28 2021 01:54:10	Synchrony Bank / Walmart, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104

TOTAL: 24

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		DITECH FINANCIAL LLC
cr		NewRez LLC d/b/a Shellpoint Mortgage Servicing
14174698	*+	Internal Revenue Service, William Moor-Head Building, 1000 Liberty Avenue, Room 806, Pittsburgh, PA 15222-4027
14174696	*	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14174680	##+	Bank of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
14174682	##+	Cds / Escallate LLC, Attn: Bankruptcy, 5200 Stoneham Road, Suite 200, North Canton, OH 44720-1584
14174687	##+	Credit Management, LP, Attn: Bankruptcy, Po Box 118288, Carrollton, TX 75011-8288

TOTAL: 2 Undeliverable, 2 Duplicate, 3 Out of date forwarding address

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## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 29, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2021 at the address(es) listed below:**

<b>Name</b>	<b>Email Address</b>
Brian Nicholas	on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Heather Marie Hagens dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
William E. Miller	on behalf of Creditor Quicken Loans Inc. wmiller@friedmanvartolo.com wedwardmiller@gmail.com

TOTAL: 5